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FOR IMMEDIATE RELEASE

USD OFFERING PROGRAM FOR FINANCIAL INSTITUTIONS

The University of San Diego's School of Business Administration, in conjunction with the American Institute of Banking--California, is offering a special educational and executive development program open to financial institution professionals at all levels of management. The "Professional Seminar Series in Banking," which begins in November, focuses on financial and management areas of financial institution management.

The seminars, which will be taught by professors from the USD business school, have been arranged in two categories: the "Financial Series" and the "Management Series". Participants can enroll in individual seminars or in the entire program depending on their specific development needs.

"Financial Series" topics include:

- Techniques in Security Analysis and Portfolio Management (18 hours),
- Strategic Asset-Liability Management (12 hours),
- Managing the Bank's Marketing Effort (6 hours),
- Liquidity Position Management: Concepts and Forecasting, and
- Loan Evaluation and Bad Loan Avoidance Techniques.

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The "Management Series" seminars will be six hours each, covering:

- Strategic Planning in the Banking Industry,
- Effective Negotiating Skills for Bankers,
- Strategic Human Resources Management,
- Coping with Managerial and Job Stress, and
- Executive Succession.

The advent of new financial planning tools such as financial futures contracts and modern portfolio theory, the increasing availability and sophistication of micro-computers, and the acceptance of progressive ideas in strategic planning and management are all factors which will play a critical role in the success of the banks of the future, according to the program's director, Dr. Dennis P. Zocco, a USD professor in finance.

"The program provides a valuable enhancement to the professional educational opportunities available to all financial institutions in the Southern California area," he said. "There is no doubt that many financial and management techniques of the last 20 years have become unreliable. Faced with a changing business environment and the increasing occurrences of bank failures, I believe bankers will view the program as an investment in their future."

The seminars will be conducted in USD's new Olin Hall, home to the School of Business Administration. The facility features advanced educational and computer equipment, business study laboratories and other educational resources available to series participants.

More information can be obtained by calling Dr. Zocco at (619) 260-4848.